

United States Bankruptcy Court  
Western District of Washington

In re:  
Reynaldo D Vinluan  
Debtor

Case No. 17-14070-CMA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: renatoc  
Form ID: 318

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db +Reynaldo D Vinluan, 303 23rd Ave S #606, Seattle, WA 98144-2380  
956213436 +Carolyn Downs Family Medicine, 2101 East Yesler Way, Seattle, WA 98122-5900  
956274251 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
956213439 Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391  
956213440 +EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624  
956213441 +Equifax, PO Box 740241, Atlanta, GA 30374-0241  
956213442 +Experian, PO Box 4500, Allen, TX 75013-1311  
956213447 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
956213448 +LCS Financial Services Corporation, 6782 S. Potomac St, Suite 100, Centennial, CO 80112-4585  
956213449 +LCS Financial Services Corporation, 6782 South Potomac St., Suite 100, Centennial, CO 80112-4585  
956213452 +Neiborcare Healthcare, 1200 12th Ave S, Suite 901, Seattle, WA 98144-2712  
956213453 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
956213454 Ocwen Loan Servicing LLC, PO Box 24738, West Palm Beach, FL 33416-4738  
956213457 +TransUnion, PO Box 2000, Chester, PA 19016-2000  
956213458 US Asset Management Inc., D.L. Clark Building, 503 Martindale Street, 7th Floor, Pittsburgh, PA 15212-5741  
956213459 +Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: WADEPREV.COM Dec 22 2017 23:38:00 State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
956213433 +EDI: AMEREXPR.COM Dec 22 2017 23:38:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540  
956213434 +EDI: CAPIO.COM Dec 22 2017 23:38:00 Asset Care, PO Box 1127, Sherman, TX 75091-1127  
956213435 +EDI: CAPITALONE.COM Dec 22 2017 23:38:00 Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253  
956253766 EDI: CAPITALONE.COM Dec 22 2017 23:38:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
956213437 +EDI: CHASE.COM Dec 22 2017 23:38:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
956213438 +EDI: RCSFNBMARIN.COM Dec 22 2017 23:38:00 Credit One Bank Na, PO Box 98873, Las Vegas, NV 89193-8873  
956213443 EDI: AMINFOFP.COM Dec 22 2017 23:38:00 First Premier Bank, PO Box 5524, Sioux Falls, SD, 57117-5524  
956213445 EDI: IRS.COM Dec 22 2017 23:38:00 IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
956213446 EDI: JEFFERSONCAP.COM Dec 22 2017 23:38:00 Jefferson Capital Systems, LLC, 16 McLeland Road, Dept C, St Cloud, MN 56303  
956213450 +EDI: CAPIO.COM Dec 22 2017 23:38:00 MBA Law, 3400 Texoma Parkway, Suite 100, Sherman, TX 75090-1916  
956213451 +E-mail/Text: bankos@merchantscredit.com Dec 22 2017 23:30:51 Merchants Credit, PO Box 7416, Bellevue, WA 98008-1416  
956213455 +Fax: 407-737-5634 Dec 22 2017 23:47:39 Ocwen Loan Servicing, LLC, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493  
956213456 +EDI: RESURGENT.COM Dec 22 2017 23:38:00 Pinnacle Credit Svc LLC, 55 Beattie Pl #110, Las Vegas NV 29601-5115

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

r Chad Tharp  
r Keller Williams Eastside  
acc Quackenbush Hansen & Cogar CPAs PLLC  
956213444\* Internal Revenue Service, PO BOX 7346, PHILADELPHIA, PA 19101-7346

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Christina L Henry on behalf of Debtor Reynaldo D Vinluan mainline@hdm-legal.com,  
hdmecf@gmail.com  
Edmund J Wood ewoodl@aol.com, ejw@trustesolutions.net  
Kathryn A Ellis on behalf of Trustee Edmund J Wood kae@seanet.com,  
cgw@seanet.com;wa18@ecfcbis.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

|  |  |   |
|--|--|---|
| Debtor 1   | <b>Reynaldo D Vinluan</b>              | Social Security number or ITIN <b>xxx-xx-7944</b> |
|  | First Name    Middle Name    Last Name |   |
| Debtor 2<br>(Spouse, if filing)                                      |  | EIN <b>-----</b>                                  |
|  | First Name    Middle Name    Last Name | Social Security number or ITIN <b>-----</b>       |
|  |  | EIN <b>-----</b>                                  |
| United States Bankruptcy Court <b>Western District of Washington</b> |  |   |
| Case number: <b>17-14070-CMA</b>                                     |  |   |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Reynaldo D Vinluan  
aka Rey Vinluan, aka Rey D Vinluan

12/22/17

**By the court:** Christopher M Alston  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**